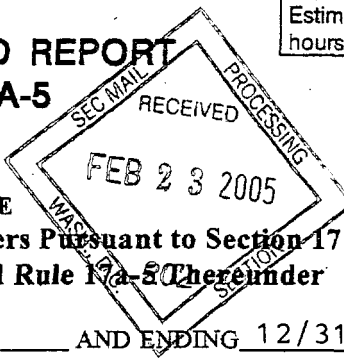


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STATES
CHANGE COMMISSION
D.C. 20549VF 32-05
OMB APPROVAL
OMB Number: 3235-0123
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FORM X-17A-5
PART IIISEC FILE NUMBER
8- 17109

FACING PAGE

Information Required of Brokers and Dealers Pursuant to Section 17 of the
Securities Exchange Act of 1934 and Rule 17a-5 ThereunderREPORT FOR THE PERIOD BEGINNING 01/01/04 AND ENDING 12/31/04
MM/DD/YY MM/DD/YY

A. REGISTRANT IDENTIFICATION

NAME OF BROKER-DEALER: Robinson and Robinson, Inc.

ADDRESS OF PRINCIPAL PLACE OF BUSINESS: (Do not use P.O. Box No.)

1337 Hamilton Street

(No. and Street)

Allentown,

PA

18102

(City)

(State)

(Zip Code)

NAME AND TELEPHONE NUMBER OF PERSON TO CONTACT IN REGARD TO THIS REPORT

Leona D. Robinson

(610) 435-3518

(Area Code - Telephone Number)

B. ACCOUNTANT IDENTIFICATION

INDEPENDENT PUBLIC ACCOUNTANT whose opinion is contained in this Report*

O'Hay, CPA, Richard W.

(Name - if individual, state last, first, middle name)

5230 William Penn Highway

Easton

PA

18045

(Address)

(City)

(State)

(Zip Code)

CHECK ONE:

☒ Certified Public Accountant☐ Public Accountant☐ Accountant not resident in United States or any of its possessions.

PROCESSED

MAR 14 2005

THOMSON
FINANCIAL

FOR OFFICIAL USE ONLY

*Claims for exemption from the requirement that the annual report be covered by the opinion of an independent public accountant must be supported by a statement of facts and circumstances relied on as the basis for the exemption. See Section 240.17a-5(e)(2)

SEC 1410 (06-02)

Potential persons who are to respond to the collection of
information contained in this form are not required to respond
unless the form displays a currently valid OMB control number.

BEST AVAILABLE COPY

OATH OR AFFIRMATION

I, Leona D. Robinson, swear (or affirm) that, to the best of my knowledge and belief the accompanying financial statement and supporting schedules pertaining to the firm of Robinson and Robinson, Inc., as of December 31, 2004, are true and correct. I further swear (or affirm) that neither the company nor any partner, proprietor, principal officer or director has any proprietary interest in any account classified solely as that of a customer, except as follows:

Leona D. Robinson
Signature
Executive Vice President
Title

Regina M. Harris
Notary Public

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Regina M. Harris, Notary Public
City Of Allentown, Lehigh County
My Commission Expires May 26, 2007
Member, Pennsylvania Association Of

This report ** contains (check all applicable boxes):

- ☒ (a) Facing Page.
- ☒ (b) Statement of Financial Condition.
- ☐ (c) Statement of Income (Loss).
- ☐ (d) Statement of Changes in Financial Condition.
- ☐ (e) Statement of Changes in Stockholders' Equity or Partners' or Sole Proprietors' Capital.
- ☐ (f) Statement of Changes in Liabilities Subordinated to Claims of Creditors.
- ☐ (g) Computation of Net Capital.
- ☐ (h) Computation for Determination of Reserve Requirements Pursuant to Rule 15c3-3.
- ☐ (i) Information Relating to the Possession or Control Requirements Under Rule 15c3-3.
- ☐ (j) A Reconciliation, including appropriate explanation of the Computation of Net Capital Under Rule 15c3-3 and the Computation for Determination of the Reserve Requirements Under Exhibit A of Rule 15c3-3.
- ☐ (k) A Reconciliation between the audited and unaudited Statements of Financial Condition with respect to methods of consolidation.
- ☒ (l) An Oath or Affirmation.
- ☐ (m) A copy of the SIPC Supplemental Report.
- ☒ (n) A report describing any material inadequacies found to exist or found to have existed since the date of the previous audit.

****For conditions of confidential treatment of certain portions of this filing, see section 240.17a-5(e)(3).**

Richard W. O'Hay
Certified Public Accountants

5230 WILLIAM PENN HIGHWAY
EASTON, PENNSYLVANIA 18045

Richard W. O'Hay, CPA
Randall T. Kline, CPA

Telephone (610) 250-9303
Fax (610) 250-9343
www.accountant-city.com/dickohay/

Member of
American Institute of
Certified Public Accountants
Pennsylvania Institute Of
Certified Public Accountants

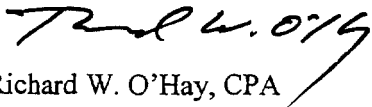
To the Stockholders and Directors
Robinson & Robinson, Inc.
Allentown, Pennsylvania

I have audited the accompanying statement of financial condition of Robinson & Robinson, Inc. (a corporation) as of December 31, 2004 and the related statements of income, changes in stockholders' equity and cash flows for the year then ended. These financial statements are the responsibility of the Company's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Robinson & Robinson, Inc. at December 31, 2004 and the results of its operation and cash flows for the year then ended, in conformity with generally accepted accounting principles.

My audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole. The information contained in the supplementary schedules, memorandum computation of net capital and aggregate indebtedness and reconciliation of net capital is presented for purposes of additional analysis and is not a required part of the basic financial statements, but is supplementary information required by rule 17A-5 of the Securities and Exchange Commission. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in my opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole, and in conformity with the rules of the Securities and Exchange Commission.


Richard W. O'Hay, CPA
February 4, 2005

**STATEMENT OF FINANCIAL CONDITION FOR NONCARRYING, NONCLEARING AND
CERTAIN OTHER BROKERS OR DEALERS**

as of 12/31/2004 99
SEC FILE NO. 9-03199 98
Consolidated [] 198
Unconsolidated [X] 199

ASSETS

	<u>Allowable</u>	<u>Non-Allowable</u>	<u>Total</u>
1. Cash	\$ 70,975 200		\$ 70,975 750
2. Receivables from brokers or dealers:			
A. Clearance account	12,055 295		
B. Other	25,206 300	\$ 510 550	37,771 810
3. Receivables from non-customers	48,000 355	14,130 600	62,130 830
4. Securities and spot commodities owned, at market value:			
A. Exempted securities	418		
B. Debt securities	419		
C. Options	420		
D. Other securities	2,423 424		
E. Spot commodities	430		2,423 850
5. Securities and/or other investments not readily marketable:			
A. At cost \$	130		
B. At estimated fair value	440	20,100 610	20,100 860
6. Securities borrowed under subordination agreements and partners' individual and capital securities accounts, at market value:	460	630	0 880
A. Exempted securities \$	150		
B. Other securities \$	160		
7. Secured demand notes: market value of collateral:	470	640	0 890
A. Exempted securities \$	170		
B. Other securities \$	180		
8. Memberships in exchanges:			
A. Owned, at market \$	190		
B. Owned, at cost		650	
C. Contributed for use of the company, at market value		660	0 900
9. Investment in and receivables from affiliates, subsidiaries and associated partnerships	480	670	0 910
10. Property, furniture, equipment, leasehold improvements and rights under lease agreements, at cost-net of accumulated depreciation and amortization	490	26,804 680	26,804 920
11. Other assets	0 535	3,227 735	3,227 930
12. TOTAL ASSETS	\$ 158,659 540	\$ 64,771 740	\$ 223,430 940

**STATEMENT OF FINANCIAL CONDITION FOR NONCARRYING, NONCLEARING
AND CERTAIN OTHER BROKERS OR DEALERS**

LIABILITIES AND OWNERSHIP EQUITY

<u>Liabilities</u>	<u>A.I. Liabilities</u>	<u>Non-A.I. Liabilities</u>	<u>Total</u>
13. Bank loans payable	\$ 1045	\$ 1255	\$ 0 1470
14. Payable to brokers or dealers:			
A. Clearance account	1114	1315	0 1560
B. Other	46,200 1115	1305	46,200 1540
15. Payable to non-customers	4,285 1155	1355	4,285 1610
16. Securities sold not yet purchased, at market value		1360	0 1620
17. Accounts payable, accrued liabilities, expenses and other	7,397 1205	1385	7,397 1685
18. Notes and mortgages payable:			
A. Unsecured	1210		0 1690
B. Secured	1211	1390	0 1700
19. Liabilities subordinated to claims of general creditors:			
A. Cash borrowings:		1400	0 1710
1. from outsiders \$	970		
2. Includes equity subordination (15c3-1 (d)) of \$	980		
B. Securities borrowings, at market value:	990	1410	0 1720
C. Pursuant to secured demand note collateral agreements:		1420	0 1730
1. from outsiders \$	1000		
2. Includes equity subordination (15c3-1 (d)) of \$	1010		
D. Exchange memberships contributed for use of company, at market value		1430	0 1740
E. Accounts and other borrowings not qualified for net capital purposes	1220	1440	0 1750
20. TOTAL LIABILITIES	\$ 57,882 1230	\$ 0 1450	\$ 57,882 1760

Ownership Equity

21. Sole proprietorship		\$ 1770
22. Partnership (limited partners)	\$ 1020	1780
23. Corporation		
A. Preferred stock		1791
B. Common stock	2,200	1792
C. Additional paid-in capital	178,374	1793
D. Retained earnings	(15,026)	1794
E. Total	165,548	1795
F. Less capital stock in treasury	0	1796
24. TOTAL OWNERSHIP EQUITY	\$ 165,548	1800
25. TOTAL LIABILITIES AND OWNERSHIP EQUITY	\$ 223,430	1810